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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/520,825	03/08/2000	Kelli Hustad Hueler	HUEC.300USO1	1844

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EXAMINER

DASS, HARISH T

ART UNIT PAPER NUMBER

3628

DATE MAILED: 01/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/520,825	HUELER ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Harish T. Dass	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 11/2/05.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-10 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-10 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

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## DETAILED ACTION

### ***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 4, 6, 8-10 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Field (US Pat. 6,073,104) in view of Crozier (US Pat. 5,666,553) and Ryan et al (hereinafter Ryan - US 6684189).

Re. Claims 1, 8 and 10 Field discloses a computerized system that will allow healthcare providers to access the commercial paper market by "selling" their patient claims to asset backed commercial paper conduits (financial transactions) [see entire document particularly - Abstract; Figures 3, 5, 12-13, 17, 22-23, 27-29, 33, 52A-55; C1 L5-L56; C2 L45 to CC4 L23; C4 L65 to C5 L5; C6 L30 to C7 L67; C8 L60 to C10-L48; C15 L1-L7; C16 L14-L40; C24 L4-L27], defining via a buyer computing arrangement (sentinel system - computer) an import specification identifying database format characteristics of investment plan information stored in a first database and importing via a buyer computing arrangement (sentinel system - computer) the investment plan information

into the predefined data fields of the second database according to the import specification (capturing and translating) [figure 5; C2 L45 to C3 L20; C3 L45-L67; C4 L7-L21; C6 L30-L49; C8 L52 to C9 L1, C9 L52 to C10 L50; C14 L17-L48; C24 L4-L15; Figures 12A, 12B, 17, 27, 54A/B], electronically transferring (transmitting) the investment plan information via a buyer computing arrangement (sentinel system - computer) to a central database accessible by the investment contract sellers [C14 L18-L30; C23 L15-L23; Figures 23A/B], electronically transferring the investment plan information from the central database seller computer arrangement (sentinel system - computer) to the authorized investment contract sellers upon initiation by the authorized (approved, approved payor) investment contract sellers seller computer arrangement (sentinel system - computer) [Figure 5; C14 L18-L30; C23 L15-L23; Figures 23A/B], creating seller computer arrangement (sentinel system - computer) a proposed investment contract from the investment plan information received via the central database (capturing and manipulates source data contract between the SPE and the receivable seller and generating report or contract) [C5 L14-L30, L45-L50; C16 L14], data capturing, downloading data in variety of file languages [C15 L1-L7] and computer-readable medium (hard drive) [C7 L21].

Field does not explicitly disclose data import map and mapping data via a buyer computing arrangement (sentinel system - computer) fields from the first database to data fields in a second database to create a data import map, wherein the data fields in the second database are predefined data fields. However, Crozier discloses these steps [Abstract; C1 L22 to C2 L18; C3 L1 to C4 L67] and uses this mapping to translate the

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data field from one database (table) to related field in another database (table), which represent common information for properly relate information between two or more databases (for example in one database table the a field is called "Last Name" and another table this filed is called "Sir Name", to related the common information between the two tables, and transfer/copy proper information from one table to another, there must be a list, data dictionary, protocol or a way to say that "Last Name" means "Sir Name" and the data (last name of a person say the data Crozier) in first table/database should be under column of Last Name and in second table/database it can be found under "Sir Name", meaning the name Crozier is mapped from first table (Last Name) to second table in column "Sir Name". Similarly it applies to other fields of tables) Further it is well known to a person having ordinary skill in the art (database programming) that to transfer data fields from one table to another, the data protocol has to be clearly defined by the data type and size, otherwise the data be wrong and can crash the system with wrong data type, for example, importing data from Intuit Quicken to TurboTax, the data field have to be defined otherwise TurboTax cannot place data in proper place. It would have been obvious to one of ordinary skill in the art database embedded programming at the time the Applicant's invention was made to modify disclosure of Field and include mapping of database data to destination database Crozier and include database mapping to relate commonly information between two or more database tables. Field or Crozier does not explicitly disclose storing the investment plan information at the central database in a plurality of secure database locations each respectively accessible to the investment contract sellers authorized by the investment contract buyers to receive the

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investment plan information. However, Ryan discloses this feature [C11 L39-L50; C33 L30-L41; C81 L5-L24; C29 L22-L34; C8 L51-L58] to provide a computerized **investment** and mortgage system and incorporating a **central database** into which data representing different lenders', insurance currieries, etc. and allow authorized users to access database and read data from system database. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Field and Crozier and include storing the investment plan information at the central database in a plurality of secure database locations each respectively accessible to the investment contract sellers authorized by the investment contract buyers to receive the investment plan information, as disclosed by Ryan to store data to database which is accessible to authorized user only to prevent miss use for the data.

Re. Claims 4 and 6, claims 4 and 6 are rejected with same rational as claims 1, 8 and 10, see above.

Re. Claim 9, Field discloses second computing device having a storage, and a user interface to interface to the second computing device, wherein the user interface includes at least a display (I/O) [C7 L8 to C9 L14; C13 L43], means for entering data [C7 L38-L54], and wherein the second computing device comprises second data transfer means for transferring the investment plan information (data) from the central database to the authorized investment contract sellers upon initiation by the authorized

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investment contract sellers and upon release of the investment plan information [C14 L18-L30; C23 L15-L23; Figures 23A/B] and means for viewing the investment plan information received via the central database by the investment contract sellers (display) [C16 L30-L48].

**Claims 2-3, 5 and 7 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Field in view of Crozier and Ryan as applied to claim 1 above, and further in view of Tozzoli et al (Hereinafter Tozzoli, US Pat. 6,151,588).**

Regarding claim 2, 3, and 5 Field discloses computerized information management system to create and access commercial paper market to sell claims to asset backed commercial paper conduits and approval, and transferring system data tables via a buyer computing arrangement to the central database accessible by a central site administrator (see claim 1 and C14 L17-L58). Ryan discloses storing the investment plan information at the central database in a plurality of secure database locations, as described in claim 1. Field, Crozier or Ryan, explicitly, does not disclose authorization code and notification, and database inaccessible to the seller computer arrangement investment contract sellers. However, providing access permission to any system is known (user ID and password) which is under the authority of the system administrator and the business policy to secure access to the system. Tozzoli disclose a computer system that facilitates trade in goods and services, transmitting notification, purchase order and authorization code [see entire document particularly - Abstract; C1 L2-L40;

C13 L1 to C14 L65] permits the buyer/seller to send the draft proposed purchase order data to the seller/buyer and to notify buyer (seller) of seller (buyer) offers having certain characteristics and offers which meet the buyer's terms (seller's terms). It would have been obvious to one of ordinary skill in the art at the time the Applicant's invention was made to modify disclosure of Field, Crozier and Ryan and include authorization code to allow authorized user to access the system and notification to secure the system from miss use and include a computer system that facilitates trade in goods and services, transmitting notification, purchase order and authorization code, as disclosed by Tozzoli, to permits the buyer/seller to exchange information between them in secure way.

### ***Response to Arguments***

2. Applicant's arguments with respect to pending claims have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

3. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within



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TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Applicant is requested to add a statement in future amendment that new matter is added.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Applicant is required under 37 CFR ' 1.111 (c) to consider the references fully when responding to this action.

Sagar US 6,873,841 discloses a method of transferring or enabling to transfer information in a *first database* of a first electronic apparatus to a *second* apparatus. The information is for operational use of both first and *second* apparatus. According to the method the information is uploaded from the first apparatus to a server, preferably via the Internet. The uploaded information is manipulated at the server. The manipulation comprises, for example, filtering and format conversion. The manipulated information is downloaded from the server, e.g., via the Internet, to the *second* apparatus for storage in a *second* database of the *second* apparatus.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Harish T Dass  
Examiner  
Art Unit 3628

1/23/06

  
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